

# **FISCAL NOTE**

## **HB 147 - SB 276**

February 4, 2005

**SUMMARY OF BILL:** Requires all health insurance policies and plans that provide coverage for mastectomy surgery to provide coverage for lumpectomy surgery when approved by the patient's treating physician as an appropriate alternative treatment. Coverage must also provide for the patient to seek one second opinion and is subject to applicable co-payments, coinsurance, and deductibles.

### **ESTIMATED FISCAL IMPACT:**

#### **MINIMAL**

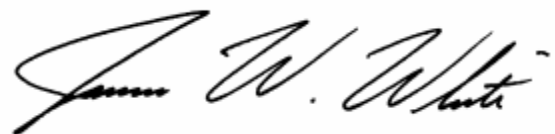
##### Assumptions:

- The bill does not apply to coverage under Medicare or any other coverage under state or governmental plans, including the TennCare program.
- The Department of Commerce and Insurance is required to regulate coverage which would include the approval of forms, policies, and contracts. Enforcement of the provisions of the bill would be accomplished at the time of the policy form review and would not require additional resources from the Department.

**Potential Impact on Health Insurance Premiums (required by Tenn. Code Ann. § 3-2-111):** Such legislation will not have a significant impact on the cost of health insurance premiums because several of the major health insurance policies currently provide lumpectomy coverage.

### **CERTIFICATION:**

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.



James W. White, Executive Director